

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert W Persun
Beth A Persun
Debtors

Case No. 14-04881-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: Christoph
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db/jdb
cr
+Robert W Persun, Beth A Persun, 925 E 8th St, Berwick, PA 18603-3432
+Carrington Mortgage Services, LLC, its assignees a, c/o Prober & Raphael, A Law Corporation,
20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
4603756 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4870121 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4870120 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4871023 +Carrington Mortgage Services, LLC, its, assignees and/or successors in interest,
c/o Prober & Raphael, A Law Corporation, 20750 Ventura Blvd., Suite 100,
Woodland Hills, CA 91364-6207
4609533 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road, Suite # 200,
Tucson, AZ 85712-1083
4560995 +Citibank Credit Card Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
4560996 +Citibank Sears, PO Box 6275, Sioux Falls, SD 57117-6275
4575615 M&T BANK, PO BOX 1508, BUFFALO NY 14240-1508
4560998 MT Bank B, 1 M&T Plaza, Buffalo, NY 14203
4561000 +Social Security Administration, 700 Market St, Bloomsburg, PA 17815-2629

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4560991 +EDI: BANKAMER.COM Nov 26 2019 00:03:00 Bank of America Mortgage 2 1, 4161 Piedmont Pkwy,
Greensboro, NC 27410-8119
4627141 +E-mail/Text: bncmail@w-legal.com Nov 25 2019 19:04:04 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4560992 EDI: CAPITALONE.COM Nov 26 2019 00:03:00 Capital One Credit Card, PO Box 30285,
Salt Lake City, UT 84130-0285
4870120 +E-mail/Text: BKBCNMAIL@carringtonms.com Nov 25 2019 19:03:51
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4870121 +E-mail/Text: BKBCNMAIL@carringtonms.com Nov 25 2019 19:03:51
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4560993 +EDI: CHASE.COM Nov 26 2019 00:03:00 Chase Credit Card, PO Box 15298,
Wilmington, DE 19850-5298
4560994 +EDI: CITICORP.COM Nov 26 2019 00:03:00 Citibank Credit Card, PO Box 6500,
Sioux Falls, SD 57117-6500
4560997 EDI: WFNNB.COM Nov 26 2019 00:03:00 Comenity Bank, PO Box 182273,
Columbus, OH 43218-2273
4560999 +EDI: AGFINANCE.COM Nov 26 2019 00:03:00 OneMain Financial, 990 Scott Town Center,
Bloomsburg, PA 17815-2357
4609618 EDI: PRA.COM Nov 26 2019 00:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4582066 EDI: Q3G.COM Nov 26 2019 00:03:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
4567120 EDI: RECOVERYCORP.COM Nov 26 2019 00:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4919773 EDI: ECAST.COM Nov 26 2019 00:03:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262
4606909 EDI: ECAST.COM Nov 26 2019 00:03:00 eCAST Settlement Corporation assignee of Citibank, NA,
POB 29262, New York NY 10087-9262

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor Bank of America, N.A. et al... bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Recovery Management Systems Corporation claims@recoverycorp.com
Robert Spielman on behalf of Debtor 2 Beth A Persun bobspielman@yahoo.com, rssecty@yahoo.com
Robert Spielman on behalf of Debtor 1 Robert W Persun bobspielman@yahoo.com, rssecty@yahoo.com
Thomas I Puleo on behalf of Creditor Bank of America, N.A. et al... tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Robert W Persun**
 First Name Middle Name Last Name

Debtor 2 **Beth A Persun**
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-04881-RNO**

Social Security number or ITIN **xxx-xx-1651**
 EIN --

Social Security number or ITIN **xxx-xx-7772**
 EIN --

Order of Discharge

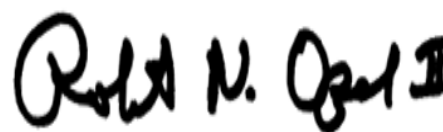
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W Persun

Beth A Persun

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: Christopher Gambini, Deputy Clerk

11/25/19

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.